

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
401 Market Street  
Camden, NJ 08102

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Case No.: 14–18125–JNP  
Chapter: 13  
Judge: Jerrold N. Poslusny Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Fabiola D. McGlynn  
960 Poe Court  
Williamstown, NJ 08094

Social Security No.:  
xxx–xx–8650

Employer's Tax I.D. No.:

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**NOTICE OF CASE CLOSED WITHOUT DISCHARGE**

All creditors and parties in interest are notified that the above–named case has been closed without entry of discharge for the reason(s) indicated below.

- ☐ Debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Joint debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☒ Debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Joint debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4–year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ Joint Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4 year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ An Order denying or revoking the debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

- ☐ An Order denying or revoking the joint debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the above document, the debtor must pay the applicable filing fee. If the debtor's case was closed because the debtor received a discharge in a previous case as set forth above, the debtor will have received a Notice of Clerk's Evidence of Previous Discharge providing an opportunity to be heard prior to case closing.

Dated: July 6, 2018

JAN: def

Jeanne Naughton  
Clerk

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Fabiola D. McGlynn  
 Debtor

Case No. 14-18125-JNP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: cscnodsc

Page 1 of 2  
 Total Noticed: 14

Date Rcvd: Jul 06, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 08, 2018.

db	+Fabiola D. McGlynn, 960 Poe Court, Williamstown, NJ 08094-3216
aty	+Kristina Gandolfo Murtha, Kivitz McKeever Lee, P.C., 701 Market St, Suite 5000, Philadelphia, PA 19106-1541
cr	+First Niagara Bank NA, c/o Saldutti Law Group, Robert L Saldutti, Esquire, 800 N Kings Highway, Suite 300, Cherry Hill, NJ 08034-1511
514738393	+Kristina G. Murtha, Esq., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
514738394	+Lakeview Loan Servicing, LLC, 4425 Ponce DeLeon Blvd., Mail Stop Ms5/251, Coral Gables, FL 33146-1837
514968304	+Lakeview Loan Servicing, LLC, M&T Bank, Attn: Bev Inglalsbe, 1100 Wehrle Drive, Williamsville, NY 14221-7748

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Jul 06 2018 23:23:36 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 06 2018 23:23:33 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
514738390	E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 06 2018 23:28:05 Capital One, Bankruptcy Dept., PO Box 30285, Salt Lake City, UT 84130-0285
514882472	+E-mail/Text: bankruptcy@cavps.com Jul 06 2018 23:23:57 Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
514775369	E-mail/Text: fnb.bk@fnfg.com Jul 06 2018 23:23:59 First Niagara Bank N.A., 6950 South Transit Road, PO Box 514, Lockport NY 14095-0514
514738392	+E-mail/PDF: gecsedirecoverycorp.com Jul 06 2018 23:27:57 GE Capital Retail Bank, Attn: Bankruptcy Dept., PO Box 103106, Roswell, GA 30076-9106
515000577	E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jul 06 2018 23:49:56 Portfolio Recovery Associates, LLC, c/o Capital One, POB 41067, Norfolk VA 23541
514993902	E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jul 06 2018 23:28:29 Portfolio Recovery Associates, LLC, c/o Capital One/Hsbc, POB 41067, Norfolk VA 23541
	TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr	Lakeview Loan Servicing, LLC
lm*	+Lakeview Loan Servicing, LLC, 4425 Ponce DeLeon Blvd., Mail Stop Ms5/251, Coral Gables, FL 33146-1837
514738391	##+First Niagara, PO Box 1237, South Windsor, CT 06074-7237

TOTALS: 1, \* 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 08, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 6, 2018 at the address(es) listed below:

Denise E. Carlon	on behalf of Creditor Lakeview Loan Servicing, LLC
bankruptcynotice@zuckergoldberg.com,	bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Loss Mitigation Lakeview Loan Servicing, LLC
dcarlon@kmlawgroup.com,	bkgroup@kmlawgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
	summarymail@standingtrustee.com
Jill T. Bryan	on behalf of Debtor Fabiola D. McGlynn jtb.assistant1@verizon.net

District/off: 0312-1

User: admin  
Form ID: cscnodsc

Page 2 of 2  
Total Noticed: 14

Date Rcvd: Jul 06, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

Joshua I. Goldman on behalf of Creditor Lakeview Loan Servicing, LLC jgoldman@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Raymond H. Shockley, Jr. on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com  
Rebecca Ann Solarz on behalf of Creditor Lakeview Loan Servicing, LLC rsolarz@kmlawgroup.com  
Rebecca K. McDowell on behalf of Creditor First Niagara Bank NA rmcdowell@slgcollect.com  
Robert L. Saldutti on behalf of Creditor First Niagara Bank NA rsaldutti@saldutticollect.com,  
lmarciano@saldutticollect.com; kcollins@slgcollect.com

TOTAL: 10